

AUGUST 2018

"The Key" Member

Beaver County Chamber of Commerce

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SCAM GRAM

Don't be fooled by liars, cheats and crooks—wise up with SCAM GRAM!

GUILTY CONSCIENCE

Pornography (ahem, adult videos) . That's what scammers\ are literally banking on when they send an email saying that not only have they view your Pornhub predilections, they've also recorded you (through your own web cam) uh, enjoying the stuff, and they're ready to send the recording to all of your contacts if you don't pay up. "Not I, you protest , "I am positively puritanical in my internet use!" Hey, we believe you-but you'll still be shaken when the "sextortion " attempt

For efforts and time I put into investigating you. Gee Thanks? So, how are the scammers getting your (often old) passwords? From any number of data breaches that have occurred over the years and leaked passwords onto the dark web (read: online black market). Where crooks buy them before sending their phony accusations to freak you out. In reality, they don't have access to your contacts or webcam. Feel more confident by covering your webcam when its not in use and updating your passwords frequently. Also, check to see if your accounts have been breached on the modernly monikered "Have I Been Pwned" website.

Alliance for Consumer Protection

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TIPS

Mrs. Doubtfire. The FTC released an alert about nanny and caregiving scams, and no, its not directed at the parent look to hire: its for the person looking to hire: its for the person looking to get the gig. Web sites like Care.com can be crawling with con artists, some with sob stories about sick children or domestic drama that prompts nice people like this college student to take the bait. . Once she responded to the job application, the student was immediately offered the job without meeting the parent (which prompted her dubious boyfriend to warn her that it was a scam and she needed to get (her head of her butt”) The next step , which is al to common in these cases involved the con artist mailing the student a (bad) check to deposit and instructing her to keep part of it , but send the majority of it on to another party. Worried that Mommy dearest a legit employer?? Any request to send the majority of it on to another party should instantly confirm your doubts.

ARE YOU SCAMMING? Charlene probably thought her boss just wanted his clients to be able to buy a copy of Drake's Scorpion (in My Feeling is only the catchiest song of the summer) Fortunately, after the office manager received an email request (from who she thought was said boss) asking her to purchase five \$100.00 iTune gift cards, she texted him to confirm, to which he responded: "What in the World are you talking about?!" (or something along those lines), saving her from a common scam. Anyway, we're telling you about this to make sure you are aware that scammers are pretty darned sophisticated these day and can easily clone an email address. (And go ahead, listen to In My Feelings, but don't do the Charlene Challenge. Just Don't).

This Checks Out. Over the last month, the FTC has announced that its mailing thousands of checks to those who have suffered at the hands of mortgage relief companies, debt collection agencies even the ubiquitous Uber. Some of the transgressions are so Egregious that we don't know what else to call them but out right FRAUD! The debt collection company Delaware Solutions, for instance ignored evidence that the debts they were attempting to collect were invalid. The thugs then "portrayed themselves as process servers or attorneys and falsely threatened arrest or litigation for failure to pay." Then there's the weight loss company Nutri-Most, which claims that their (too -good- to -be-true) product not only caused users to drop 20-40 pounds, but also helped treat or cure diabetes, psoriasis or other diseases" and another company , aptly named Cedarcide, which claimed that it could "stop and prevent bed bug infestations , using cedar oil.

A Fake Celebrity.. According to Yahoo Finance, the Twitter scam, which promises to give away bitcoin or ether "money." Has "become so prevalent and recognizable that scores of cryptocurrency enthusiasts have added not giving away ETH {ETHER CRYPTOCURRENCY} to their Twitter display names as an inside joke." How does its work? Hackers break into Twitter accounts of public figures with lots of followers and change the photo and display name to mimic other public figures. They then reply to the real celebrity's tweet (in order to make the account seem more like the original persons account, and announce the big giveaway, complete with the (malicious) link to claim your private information .

What can you do to stop these scans? Help plug the endless stream of data collection by using an ad blocker and a browser extension to block websites from tracking you, selecting the strictest privacy settings on the social networks and opting out of sharing personal data with third parties.

**ALLIANCE FOR CONSUMER
PROTECTION**

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**We are on the web!
www.acp-beaver.org**

**469 Constitution Blvd
New Brighton, PA 15066**

Beaver County, PA

Up Coming ACP Events

September 3 – ACP closed for Labor Day

September 5 – Dr. Huggins attending The More You Know Program. It is good for representatives to attend various community events.

September 7 – Dr. Huggins attending the chamber breakfast club. This is an opportunity for other businesses to become aware of the mission of ACP. It has become a successful means of spreading the word regarding who and are the Alliance for Consumer Protection.

September 7 – Dr. Huggins teaching “More Month than Money” at Career Link. This is a monthly partnership with Career Link and Job services. Attendance has consistently increased. Those currently seeking employment are provided skills on living within a diminished Income as a result of job loss.

September 13 – Representative attending Homeless Coalition Meeting. This is a monthly meeting.

Often other agencies upon hearing of the mission of ACP will refer clients. It is an excellent opportunity to develop partnerships.

September 14 – Dr. Huggins attending the chamber breakfast club

September 19 – Dr. Huggins doing credit counseling at Paramount Co-Op in Ambridge. Paramount assists individuals in the establishing of a new business. The client is one who needs to improve their credit and/or their understanding of finances. Paramount sets up the appointment. Three hours a month have been set aside.

September 20 – Dr. Huggins attending the Human Services Forum. Dr. Huggins is now on the executive board for this group. This monthly meeting is for the social service agencies throughout Beaver County. It is an excellent Networking opportunity.

September 21—Representative attending Breakfast club.

September 25 – Be Wise All Day

September 28 – Representative attending Breakfast Club

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Individual \$10 Annual donation

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- Advertisements for companies that are respected members of ACP.

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Alliance for Consumer Protection Beaver County, PA



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